

In re: Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case Number: _____

(If known)

According to the calculations required by this statement:

☐ The applicable commitment period is 3 years.☒ The applicable commitment period is 5 years.☒ Disposable income is determined under § 1325(b)(3).☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 5,100.84	\$ 2,415.95									
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">Gross receipts</td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Business income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$											
b.	Ordinary and necessary operating expenses	\$											
c.	Business income	Subtract Line b from Line a											
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">Gross receipts</td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$											
b.	Ordinary and necessary operating expenses	\$											
c.	Rent and other real property income	Subtract Line b from Line a											
5	Interest, dividends, and royalties.		\$	\$									
6	Pension and retirement income.		\$	\$									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$ 865.00	\$									

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8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$ _____</td> <td>Spouse \$ _____</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$			
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____								
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1"> <tr> <td>a.</td> <td>Income From Long Term Disability</td> <td>\$ 506.79</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> </table>		a.	Income From Long Term Disability	\$ 506.79	b.		\$	\$	\$ 506.79
a.	Income From Long Term Disability	\$ 506.79								
b.		\$								
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 5,965.84	\$ 2,922.74						
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 8,888.58							

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.		\$	8,888.58									
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. <table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> </table> Total and enter on Line 13.		a.		\$	b.		\$	c.		\$	\$	0.00
a.		\$											
b.		\$											
c.		\$											
14	Subtract Line 13 from Line 12 and enter the result.		\$	8,888.58									
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		\$	106,662.96									
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>Pennsylvania</u> b. Enter debtor's household size: <u>4</u>		\$	79,102.00									
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.												

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

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18	Enter the amount from Line 11.	\$ 8,888.58																									
19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 70%;"></td><td style="width: 25%; text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td></td><td style="text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">c.</td><td></td><td style="text-align: right;">\$</td></tr> </table> <p>Total and enter on Line 19.</p>	a.		\$	b.		\$	c.		\$	\$ 0.00																
a.		\$																									
b.		\$																									
c.		\$																									
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 8,888.58																									
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 106,662.96																									
22	Applicable median family income. Enter the amount from Line 16.	\$ 79,102.00																									
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>																										
Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)																											
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																											
24A	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$ 1,450.00																									
24B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Persons under 65 years of age</th> <th colspan="3" style="text-align: left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a1.</td><td style="width: 65%;">Allowance per person</td><td style="width: 30%; text-align: right;">60.00</td> <td style="text-align: center;">a2.</td><td>Allowance per person</td><td style="text-align: right;">144.00</td> </tr> <tr> <td style="text-align: center;">b1.</td><td>Number of persons</td><td style="text-align: right;">4</td> <td style="text-align: center;">b2.</td><td>Number of persons</td><td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">c1.</td><td>Subtotal</td><td style="text-align: right;">240.00</td> <td style="text-align: center;">c2.</td><td>Subtotal</td><td style="text-align: right;">0.00</td> </tr> </tbody> </table>		Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person	60.00	a2.	Allowance per person	144.00	b1.	Number of persons	4	b2.	Number of persons	0	c1.	Subtotal	240.00	c2.	Subtotal	0.00	\$ 240.00
Persons under 65 years of age			Persons 65 years of age or older																								
a1.	Allowance per person	60.00	a2.	Allowance per person	144.00																						
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c1.	Subtotal	240.00	c2.	Subtotal	0.00																						

B22C (Official Form 22C) (Chapter 13) (12/10)

25A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$ 588.00									
25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 30%; text-align: right;">\$ 1,386.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td><td style="text-align: right;">\$ 2,359.32</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,386.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 2,359.32	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,386.00									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$ 2,359.32									
c.	Net mortgage/rental expense	Subtract Line b from Line a									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$									
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 556.00									
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									

B22C (Official Form 22C) (Chapter 13) (12/10)

28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$ 517.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td style="text-align: right;">\$ 254.94</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 517.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 254.94	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ 262.06
a.	IRS Transportation Standards, Ownership Costs	\$ 517.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 254.94									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the “2 or more” Box in Line 28.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$ 517.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td style="text-align: right;">\$ 354.88</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 517.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 354.88	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$ 162.12
a.	IRS Transportation Standards, Ownership Costs	\$ 517.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 354.88									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$ 1,194.65									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$ 9.41									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>	\$									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
36	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.</p>	\$									
37	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									

B22C (Official Form 22C) (Chapter 13) (12/10)

38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$	4,462.24												
<p align="center">Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37</p>															
39	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> <td>472.39</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> <td>16.89</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> <td></td> </tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>		a.	Health Insurance	\$	472.39	b.	Disability Insurance	\$	16.89	c.	Health Savings Account	\$		<p>\$</p> <p>489.28</p>
a.	Health Insurance	\$	472.39												
b.	Disability Insurance	\$	16.89												
c.	Health Savings Account	\$													
40	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.</p>		\$												
41	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>		\$												
42	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</p>		\$												
43	<p>Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</p>		\$												
44	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.</p>		\$ 50.45												
45	<p>Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.</p>		\$												
46	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.</p>		\$ 539.73												

Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.					
		Name of Creditor	Property Securing the Debt	Average Monthly Payment		Does payment include taxes or insurance?
	a.	Yamaha	Motorcycle	\$ 171.10		<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	b.	BAC Home Loans Servicing	Residence	\$ 2,359.32		<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
	c.	See Continuation Sheet		\$ 609.82		<input type="checkbox"/> yes <input type="checkbox"/> no
		Total: Add lines a, b and c.			\$ 3,140.24	
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.	BAC Home Loans Servicing, LP	Residence	\$ 718.75		
	b.			\$		
	c.			\$		
	Total: Add lines a, b and c.			\$ 718.75		
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.				\$	
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					
	a.	Projected average monthly Chapter 13 plan payment.		\$		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		X		
	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b		
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.				\$ 3,858.99	
Subpart D: Total Deductions from Income						
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.				\$ 8,860.96	

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 8,888.58															
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$															
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 373.36															
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 8,860.96															
57	<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b, and c</td> <td>\$</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b, and c		\$	\$
	Nature of special circumstances	Amount of expense															
a.		\$															
b.		\$															
c.		\$															
Total: Add Lines a, b, and c		\$															
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 9,234.32															
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ -345.74															

Part VI. ADDITIONAL EXPENSE CLAIMS

60	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b and c</td> <td>\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b and c		\$
	Expense Description	Monthly Amount														
a.		\$														
b.		\$														
c.		\$														
Total: Add Lines a, b and c		\$														

Part VII. VERIFICATION

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: August 8, 2012 Signature: /s/ Wayne E. Snyder _____ <small>(Debtor)</small></p> <p>Date: August 8, 2012 Signature: /s/ Lori A. Snyder _____ <small>(Joint Debtor, if any)</small></p>	
----	--	--

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME**Continuation Sheet - Future payments on secured claims**

Name of Creditor	Property Securing the Debt	60-month	Does payment
		Average Pmt	include taxes or insurance?
First Capital Federal Credit Union	Automobile (1)	254.94	No
First Capital Federal Credit Union	Automobile (2)	354.88	No

United States Bankruptcy Court Middle District of Pennsylvania						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Snyder, Wayne E.				Name of Joint Debtor (Spouse) (Last, First, Middle): Snyder, Lori A.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 8334				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 6880			
Street Address of Debtor (No. & Street, City, State & Zip Code): 4250 Bull Road Dover, PA				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 4250 Bull Road Dover, PA			
<div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIPCODE 17315</div>				<div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIPCODE 17315</div>			
County of Residence or of the Principal Place of Business: York				County of Residence or of the Principal Place of Business: York			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
<div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIPCODE</div>				<div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIPCODE</div>			
Location of Principal Assets of Business Debtor (if different from street address above):							
<div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIPCODE</div>							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Snyder, Wayne E. & Snyder, Lori A.**All Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location
Where Filed: **None**

Case Number:

Date Filed:

Location
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Jackie J. DeArmond, Esquire 64177**8/08/12**

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Snyder, Wayne E. & Snyder, Lori A.**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Wayne E. Snyder

Signature of Debtor

Wayne E. Snyder

X /s/ Lori A. Snyder

Signature of Joint Debtor

Lori A. Snyder

Telephone Number (If not represented by attorney)

August 8, 2012

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Jackie J. DeArmond, Esquire 64177

Signature of Attorney for Debtor(s)

Jackie J. DeArmond, Esquire 64177
DeArmond & Associates
11 East Market Street, Suite 300
York, PA 17401
(717) 846-3200 Fax: (717) 845-4100
information.dearmondlaw@gmail.com

August 8, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court
Middle District of Pennsylvania**

IN RE:

Case No. _____

Snyder, Wayne E.

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Wayne E. Snyder

Date: August 8, 2012

Certificate Number: 01721-PAM-CC-018750083



01721-PAM-CC-018750083

CERTIFICATE OF COUNSELING

I CERTIFY that on July 23, 2012, at 8:44 o'clock AM EDT, Wayne E. Snyder received from Advantage Credit Counseling Service, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: July 23, 2012By: Name: Diane CallihanTitle: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court
Middle District of Pennsylvania**

IN RE:

Case No. _____

Snyder, Lori A.

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Lori A. Snyder

Date: August 8, 2012

Certificate Number: 01721-PAM-CC-018750082



01721-PAM-CC-018750082

CERTIFICATE OF COUNSELING

I CERTIFY that on July 23, 2012, at 8:44 o'clock AM EDT, Lori A. Snyder received from Advantage Credit Counseling Service, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: July 23, 2012By: Name: Diane CallihanTitle: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
Middle District of Pennsylvania

IN RE:

Case No. _____

Snyder, Wayne E. & Snyder, Lori A.

Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **4,000.00**

Prior to the filing of this statement I have received \$ **500.00**

Balance Due \$ **3,500.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 8, 2012

Date

/s/ Jackie J. DeArmond, Esquire 64177

Jackie J. DeArmond, Esquire 64177
DeArmond & Associates
11 East Market Street, Suite 300
York, PA 17401
(717) 846-3200 Fax: (717) 845-4100
information.dearmondlaw@gmail.com

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**United States Bankruptcy Court
Middle District of Pennsylvania**

IN RE:

Case No. _____

Snyder, Wayne E. & Snyder, Lori A.Chapter **13**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Snyder, Wayne E. & Snyder, Lori A.

Printed Name(s) of Debtor(s)

X /s/ Wayne E. Snyder

Signature of Debtor

8/08/2012

Date

Case No. (if known) _____

X /s/ Lori A. Snyder

Signature of Joint Debtor (if any)

8/08/2012

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Middle District of Pennsylvania**

IN RE:

Case No. _____

Snyder, Wayne E. & Snyder, Lori A.Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	12	\$ 223,200.00		
B - Personal Property	Yes	14	\$ 121,063.36		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		\$ 367,996.42	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 11,490.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 6,885.54
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,879.30
TOTAL		41	\$ 344,263.36	\$ 379,487.26	

**United States Bankruptcy Court
Middle District of Pennsylvania**

IN RE:

Case No. _____

Snyder, Wayne E. & Snyder, Lori A.Chapter **13**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 6,885.54
Average Expenses (from Schedule J, Line 18)	\$ 5,879.30
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 8,888.58

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 103,217.39
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 11,490.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 114,708.23

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence: 4250 Bull Road Dover, PA 17315 Value Per Appraisal Conducted By Mark Saunders on March 24, 2012 (Value - \$248,000.00 Less 10% Administrative Costs = \$223,200.00) See Attached		J	223,200.00	321,141.01
TOTAL			223,200.00	

(Report also on Summary of Schedules)

MARK SAUNDERS APPRAISALS
272 REYNOLDS MILL ROAD, YORK PA 17403

File No. 4250 BULL ROAD

APPRAISAL OF



SINGLE FAMILY RESIDENCE

LOCATED AT:

4250 BULL ROAD
DOVER, PA 17315

CLIENT:

WAYNE E & LORI A SNYDER
4250 BULL ROAD
DOVER, PA 17315

AS OF:

March 24, 2012

BY:

MARK SAUNDERS
PA RESIDENTIAL APPRAISER

MARK SAUNDERS APPRAISALS
272 REYNOLDS MILL ROAD, YORK PA 17403

File No. 4250 BULL ROAD

MARCH 26, 2012

WAYNE E & LORI A SNYDER
4250 BULL ROAD
DOVER, PA 17315

File Number: 4250 BULL ROAD

DEAR CLIENTS,

In accordance with your request, I have appraised the real property at:

4250 BULL ROAD
DOVER, PA 17315

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of March 24, 2012 is:

\$248,000
Two Hundred Forty-Eight Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

SINCERELY



MARK SAUNDERS
PA RESIDENTIAL APPRAISER
RL-000846-L

THANK YOU FOR YOUR BUSINESS

**Summary
Residential Appraisal Report**

File No. 4250 BULL ROAD

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.																																																																																																																																																																											
	Client Name/Intended User WAYNE E & LORI A SNYDER	E-mail																																																																																																																																																																										
	Client Address 4250 BULL ROAD	City DOVER State PA Zip 17315																																																																																																																																																																										
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	Owner of Public Record WAYNE E AND LORI A SNYDER County YORK																																																																																																																																																																											
	Legal Description DOVER TOWNSHIP																																																																																																																																																																											
	Assessor's Parcel # 67-24-000-LG-0084-B0	Tax Year 2012 R.E. Taxes \$ 5,710.00																																																																																																																																																																										
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**Summary
Residential Appraisal Report**

File No. 4250 BULL ROAD

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
4250 BULL ROAD	2543 BROWNSTONE CT	5811 N SALEM CHURCH		2540 VILLAGE ROAD			
Address DOVER	DOVER	DOVER		DOVER			
Proximity to Subject	2.5 MILES	4 MILES		3 MILES			
Sale Price	\$ 250,000	\$ 220,000		\$ 200,500			
Sale Price/Gross Liv. Area	\$ 78.17 sq. ft.	\$ 72.70 sq. ft.		\$ 62.87 sq. ft.			
Data Source(s)	EXT INSP/PUB REC	EXT INSP/PUB REC		EXT INSP/PUB REC			
Verification Source(s)	MLS/PUB REC	MLS/PUB REC		MLS/PUB REC			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	ADJUSTMENT	DESCRIPTION	ADJUSTMENT	DESCRIPTION	ADJUSTMENT
Sale or Financing	FHA	USDA FIN		USDA FIN		USDA FIN	
Concessions	PAID COSTS	PAID COSTS	-15,000	PAID COSTS	-10,000	NO CONCESS	
Date of Sale/Time	02/22/2012	03/21/2012		01/30/2012			
Location	SUBURBAN	SUBURBAN		SUBURBAN		SUBURBAN	
Leasehold/Free Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	1.44 ACRE	.23 ACRE	6,000	1.01 ACRE	2,000	.19 ACRE	6,000
View	RURAL RESID	RURAL RESID		RURAL RESID		RURAL RESID	
Design (Style)	COLONIAL	COLONIAL		COLONIAL		COLONIAL	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Actual Age	2005	2007		1976		2006	
Condition	AVERAGE	AVERAGE		FAIR	15,000	AVERAGE	
Above Grade	Total Bdrms Bath	Total Bdrms Bath		Total Bdrms Bath		Total Bdrms Bath	
Room Count	14 6 4.5	10 4 2.5	6,000	11 6 4	2,000	10 5 2.5	6,000
Gross Living Area	15,000	3,952 sq. ft.	3,198 sq. ft.	11,300	3,026 sq. ft.	13,900	3,189 sq. ft.
Basement & Finished	PART BSMT	FULL BSMT		FULL BSMT		FULL BSMT	
Rooms Below Grade	UNFINISHED	UNFINISHED		UNFINISHED		UNFINISHED	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FWA/CAC	FWA/CAC		ELEC BB/NONE	8,000	FWA/CAC	
Energy Efficient Items	MULTI UNITS	TYPICAL	5,000	TYPICAL	5,000	TYPICAL	5,000
Garage/Carport	TWO Car Garage	2 CAR GARAGE		4 CAR	-4,000	2 CAR GARAGE	
Porch/Patio/Deck	NONE	DECK/PATIO	-5,000	PATIO/POND	-5,000	DECK	-4,000
Net Adjustment (Total)			8,300		26,900		24,400
Adjusted Sale Price							
of Comparables							
Summary of Sales Comparison Approach	SUBJECT IS VERY UNIQUE IN BEING A TYPICAL COLONIAL WITH TWO ATYPICAL IN LAW APARTMENTS ADDED ONTO IT; THERE ARE NO REALLY GOOD COMPARABLE SALES ANYWHERE IN THE AREA TO BE FOUND. THOSE USED HERE BEST INDICATE VALUE OF SUBJECT, ASSUMING USE AS A SINGLE FAMILY RESIDENCE, WHICH IS WHAT IT MUST REVERT TO. PER TOWNSHIP VARIANCE, THE ADJUSTMENTS REQUIRED ARE MORE THEN TYPICAL, HOWEVER NECESSARY TO USE AS COMPARISON TO THE SUBJECT.						
ALL AVAILABLE MARKET DATA HAS BEEN REVIEWED AND ANALYSED. ALL COMPARABLES HAVE BEEN ADJUSTED FOR ANY KNOWN SIGNIFICANT DIFFERENCES WITH SUBJECT. THE COMPARABLES ALL SHARE EQUAL LOCATIONAL DESIRABILITY WITH SUBJECT.							
COST APPROACH TO VALUE							
Site Value Comments: SITE VALUE IS ESTIMATED AFTER REVIEWING RECENT SALES OF UNIMPROVED LAND SOLD FOR HOMESITES, IN THE GENERAL AREA OF THE SUBJECT, WITH ADJUSTMENTS MADE FOR ANY SIGNIFICANT DIFFERENCES IN LOT SIZE, TOPOGRAPHY OR OTHER SIGNIFICANT FACTORS.							
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW							
Sources of cost data: LOCAL CONTRACTOR COSTS							
Quality rating from cost service: Effective date of cost data							
Comments on Cost Approach (gross living area calculations, depreciation, etc.)							
COST QUOTED IN THIS ANALYSES ARE DERIVED FROM							
LOCAL BUILDER COST OF SIMILAR RESIDENTIAL PROJECTS							
Garage/Carport: 576 Sq. Ft. @ \$ 20.00 = \$ 11,520							
Total Estimate of Cost-New = \$ 383,400							
Less: 50 Physical Functional External							
Depreciation \$76,680 = \$ (76,680)							
Depreciated Cost of Improvements = \$ 306,720							
As-is Value of Site Improvements = \$ 6,000							
INDICATED VALUE BY COST APPROACH = \$ 362,700							
INCOME APPROACH TO VALUE							
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach							
Summary of Income Approach (including support for market rent and GRM) NOT APPLICABLE TO THIS SUBJECT							
Indicated Value by: Sales Comparison Approach \$ 248,000 Cost Approach (if developed) \$ 362,700 Income Approach (if developed) \$ NOT APPL							
THE SALES COMPARISON APPROACH BEST INDICATES THE APPROXIMATE MARKET VALUE OF SUBJECT, AS OF EFFECTIVE DATE OF APPRAISAL. IT IS NOT UNUSUAL FOR THE REPLACEMENT COST TO BE SUBSTANTIALLY HIGHER THEN THE MARKET APPROACH INDICATES. THIS IS CONFIRMATION THAT A BUYER CAN BUY A PREOWNED HOME FOR LESS THEN THE COST OF NEW CONSTRUCTION IN THIS MARKET.							
This appraisal is made <input checked="" type="checkbox"/> as is, <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:							
AS IS THIS DATE							
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 248,000 as of MARCH 24, 2012, which is the effective date of this appraisal.							

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.

11. The ACI General Purpose Appraisal Report (GPAPTM) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

SUBJECT PROPERTY PHOTO ADDENDUM

Client: WAYNE E & LORI A SNYDER	File No.: 4250 BULL ROAD
Property Address: 4250 BULL ROAD	Case No.:
City: DOVER	State: PA Zip: 17315



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 24, 2012
Appraised Value: \$ 248,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

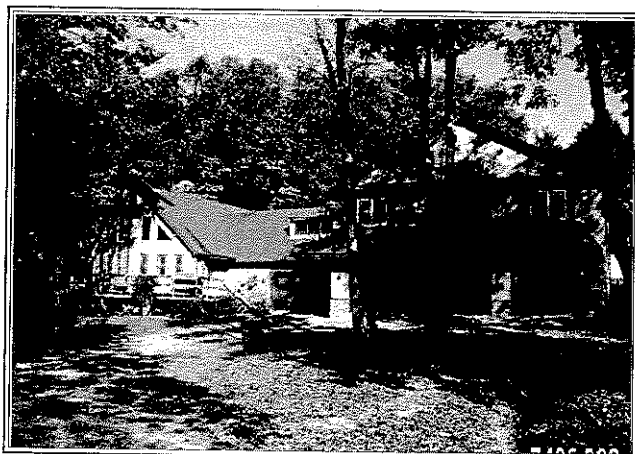
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: WAYNE E & LORI A SNYDER	File No.: 4250 BULL ROAD
Property Address: 4250 BULL ROAD	Case No.:
City: DOVER	State: PA Zip: 17315



COMPARABLE SALE #1

2543 BROWNSTONE CT
DOVER
Sale Date: 02/22/2012
Sale Price: \$ 250,000



COMPARABLE SALE #2

5811 N SALEM CHURCH
DOVER
Sale Date: 03/21/2012
Sale Price: \$ 220,000



COMPARABLE SALE #3

2540 VILLAGE ROAD
DOVER
Sale Date: 01/30/2012
Sale Price: \$ 200,500

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by: CYNTHIA MANN, LICENSED APPRAISAL TRAINEE, ASSISTED IN THE PREPARATION OF THIS APPRAISAL REPORT

Additional Certifications:Definition of Value: ☒ Market Value ☐ Other Value: _____

Source of Definition: USPAP

MARKET VALUE MEANS THE MOST PROBABLE PRICE WHICH A PROPERTY SHOULD BRING IN A COMPETITIVE AND OPEN MARKET UNDER ALL CONDITIONS REQUISITE TO A FAIR SALE, THE BUYER AND SELLER EACH ACTING PRUDENTLY AND KNOWLEDGEABLY, AND ASSUMING THE PRICE IS NOT AFFECTED BY UNDUE STIMULUS.

ADDRESS OF THE PROPERTY APPRAISED:

4250 BULL ROAD

DOVER, PA 17315

EFFECTIVE DATE OF THE APPRAISAL: March 24, 2012

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 248,000

APPRAISERSignature: Mark Saunders

Name: MARK SAUNDERS

State Certification # PA RESIDENTIAL

or License # RL-000846-L

or Other (describe):

State #: PA

State: PENNSYLVANIA

Expiration Date of Certification or License: JUNE 30, 2013

Date of Signature and Report: 03/26/2012

Date of Property Viewing: MARCH 24, 2012

Degree of property viewing:

☒ Interior and Exterior☐ Exterior Only☐ Did not personally view**SUPERVISORY APPRAISER**

Signature: _____

Name: _____

State Certification # _____

or License # _____

State: _____

Expiration Date of Certification or License: _____

Date of Signature: _____

Date of Property Viewing: _____

Degree of property viewing:

☐ Interior and Exterior☐ Exterior Only☐ Did not personally view

PENNSYLVANIA STATE BOARD OF CERTIFIED REAL ESTATE APPRAISERS
REQUIRED CHECKLIST FOR LICENSED APPRAISAL TRAINEE

THE BOARD REQUIRES THIS CHECKLIST BE USED WHEN A LICENSED APPRAISAL TRAINEE IS UTILIZED IN THE PERFORMANCE OF AN APPRAISAL. THIS CHECKLIST MUST BE SIGNED BY THE CERTIFIED APPRAISER AND MADE PART OF THE APPRAISAL REPORT THAT IS SUBMITTED TO THE CLIENT AND RETAINED IN THE APPRAISAL WORKFILE.

BY COMPLETING THIS CHECKLIST AND MAKING IT PART OF THE APPRAISAL REPORT SUBMITTED TO THE CLIENT, THE TRAINEE AND SUPERVISORY APPRAISER HAVE MET APPLICABLE USPAP REQUIREMENTS FOR ACKNOWLEDGMENT AND DISCLOSURE OF SIGNIFICANT REAL PROPERTY APPRAISAL ASSISTANCE.

THE BOARD CANNOT GRANT EXPERIENCE HOURS FOR APPRAISAL ASSIGNMENTS IN WHICH THE LICENSED APPRAISAL TRAINEE IS NOT PROPERLY ACKNOWLEDGED IN THE REPORT.

SUBJECT PROPERTY ADDRESS: 4850 Bull Road, Dover, PA

The licensed appraisal trainee to the certified real estate appraiser has contributed significant real property appraisal assistance in this appraisal assignment. Specifically, the licensed appraisal trainee:

Yes	No	N/A	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in the preparation of the workfile with all forms and general information for the appraisal.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in determining the scope of work of the appraisal.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in gathering and entering data as follows: tax assessment information and map, flood hazard information and map, zoning information and map, location map and similar information.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Inspected the subject property. If yes, accompanied by supervisor? <u>Yes</u> (yes/no) Type of inspection (check one): <input checked="" type="checkbox"/> interior <input type="checkbox"/> exterior
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in analyzing the highest and best use of the subject property.
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Assisted in gathering information for comparable land sales data, verified and analyzed the comparable land sales data.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Assisted in gathering data for the cost approach, including estimates of cost new and accrued depreciation.
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Assisted in data and analysis for the income approach, including estimates of market rent, vacancy/expense analysis, and development of GRM or capitalization rate.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in gathering and verifying comparable sales data, and analysis of the comparable sales.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in the exterior inspection of the sales, rentals, land and/or other comparables.
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Assisted in sketch drawing.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in entering subject and comparable data on the form and in the comment areas.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in reconciliation and final opinion of value for the subject property.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assisted in the final review of this report.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other _____

SIGNATURE OF THE APPRAISAL TRAINEE

Cynthia A. Mann

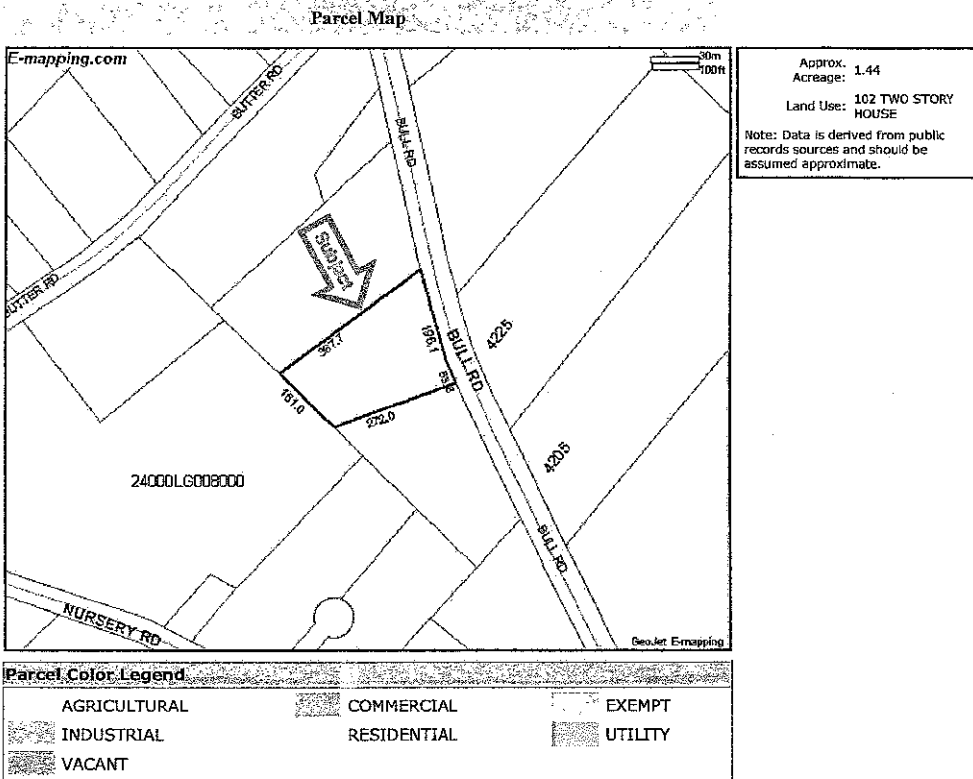
PRINT/TYPE NAME:

Cynthia A. Mann

The supervising certified real estate appraiser certifies that the named individual did assist with the items checked above, and also certifies that he/she reviewed all work done by the trainee. The supervising appraiser further certifies that the person signing this report as trainee understands the concepts and processes associated with the appraisal process.

SIGNATURE OF SUPERVISING CERTIFIED REAL ESTATE APPRAISER:

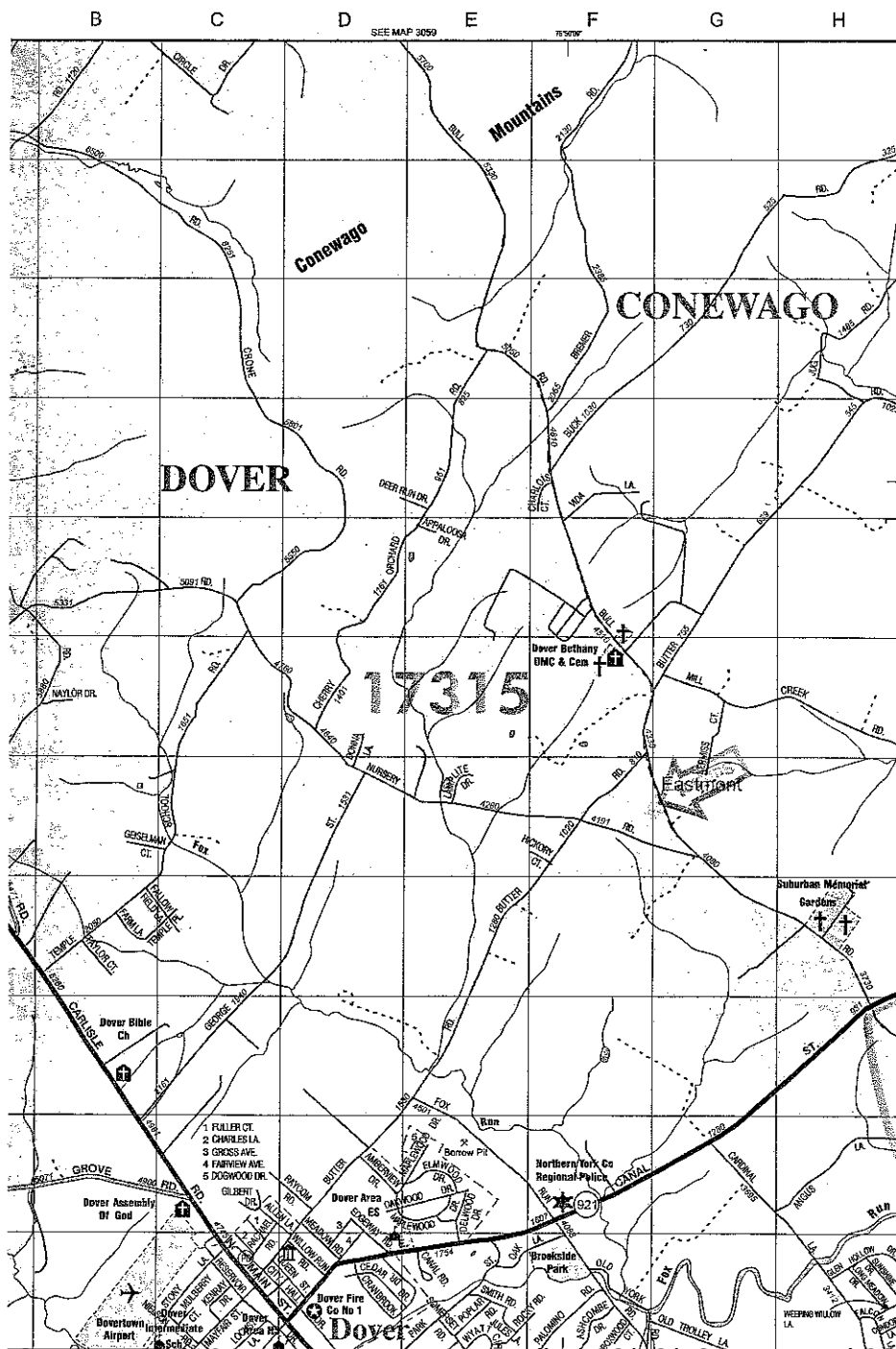
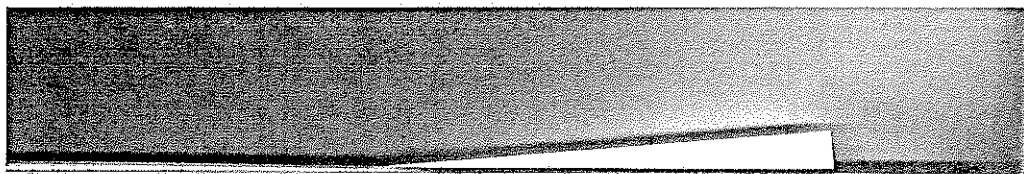
[Signature]



Approx. 1.44
 Acreage:
 Land Use: 102 TWO STORY
 HOUSE
 Note: Data is derived from public
 records sources and should be
 assumed approximate.

Note:
 1. The color code indicated relates to the current land use identified by the County Assessment office.
 "THIS IS NOT ZONING CLASSIFICATION".
 2. Lot dimensions may be approximate, for official lot dimensions please refer to the legal description.

Data Subject to Errors, Omissions, Revisions - Not Warranted.
 (3/13/2012)
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IN RE **Snyder, Wayne E. & Snyder, Lori A.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash On Hand	J	14.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account #0849 First Capital Federal Credit Union 1601 Kenneth Road York, PA 17404	J	77.57
		Checking Account #1840 Fulton Bank PO Box 4887 Lancaster, PA 17604	J	1,535.63
		Checking Account #9505 Member's 1st FCU 2145 White Street York, PA 17404	W	489.86
		Savings Account #0849 First Capital Federal Credit Union 1601 Kenneth Road York, PA 17404	J	68.57
		Savings Account #6343 Fulton Bank PO Box 4887 Lancaster, PA 17604	J	4,026.33
		Savings Account #9505 Member's 1st FCU 2145 White Street York, PA 17404	W	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household Goods See Attached List	J	2,930.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books & Collections See Attached List	J	735.00
6. Wearing apparel.		Men's Clothing	H	600.00
		Women's Clothing	W	1,000.00
7. Furs and jewelry.		Jewelry See Attached List	J	1,310.00

IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		Sports Equipment See Attached List	J	175.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Through Current Employer Vanguard PO Box 2600 Valley Forge, PA 19482	H	15,608.78
		401K Through Current Employer Merrill Lynch 250 Vesey Street New York, NY 10060	W	31,321.30
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		7.75 Shares Of Walmart Stock Computershare Trust Company PO Box 43080 Povidence, RI 02940	W	463.32
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		54 Savings Bonds Unmatured Estimated Value Per Debtor	J	5,400.00
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1958 Motorcycle Trailer	H	100.00
		Value Per Debtor		
		1978 Dodge Pickup	H	500.00
		Value Per Debtor		
		1992 Car Trailer	H	500.00
		Value Per Debtor		
		1993 Chateau LS Camper	H	3,710.00
		Value Per NADAGuides		
		See Attached		
		(Co-owned with Emma Snyder, mother)		
		2006 Ford Explorer	J	13,905.00
		Value Per Kelley Blue Book		
		See Attached		
		2006 Ford F350	J	25,467.00
		Value Per Kelley Blue Book		
		See Attached		
		2006 Hyundai Tiburon	J	4,385.00
		Value Per Kelley Blue Book		
		See Attached		
		2008 Yamaha VStar	H	6,381.00
		Value Per NADAGuides		
		See Attached		
		(Co-owned with Emma Snyder, mother)		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.		2 Dogs	J	350.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				121,063.36

____ **10** continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

4. Household Goods

Sofa	} together	\$75
Love seat		
Ent. Center		\$300
Coffee table + End table		\$75
Recliner		\$50
Stereo		\$100
Kitchen table		\$100
Dining Room Set		\$500
Sofa	} together	\$300
Love seat		
Coffee table + End tables		\$75
Sofa table		\$25
dry sink		\$100
Book stand		\$5
D. Bed + Dresser		\$175
T. Bed + Dresser + Desk		\$150
Futon		\$25
Desk		\$25
Bedroom Set		\$500
4 Lamps		\$100
2 Bedroom Lamps		\$50
Pots + Pans		\$50
Stand mixer		\$50
Utensils		\$25
2 DVD players		\$25
Computers		\$150

5. Books pictures collections

9 pictures \$100

Kitchen faires \$50

Shelves \$20

Wall decorations + figurines \$130

Small appliances \$20

40 DVD's \$180

35 VHS tapes \$35

Will \$75 Books \$25

Games \$50

Jewelry At more \$50

7) Jewelry \$1000.00

horis

Waynes

300.00

Costume Jewelry \$10.00

8.) Total Body Gym \$75

Golf clebs \$100



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CHATEAU-LS - 35'**

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Pricing

**Suggested
List Price**

**Low
Retail**

**Average
Retail**

Base Price:

\$17,514

\$1,200

\$1,450

Options: (add options)

110 Volt - 12,000 BTU (Roof Mount)

\$105

\$125

15,000 BTU Central/Ducted

\$215

\$260

Furnace (30,000-35,000 BTU)

\$100

\$120

8 cu. ft.

\$355

\$430

Flushing Toilet/Holding Tank

\$85

\$100

Gas/Elec. 4 cu. ft.

\$165

\$200

See all options chosen

TOTAL PRICE

\$17,514

\$3,075

\$3,710

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Standard Equipment Details

RV Type

Travel Trailer

Length

35' x 7'9"

Axles

2

Weight

5618

Self-Contained

Yes

Slides

N/A

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Value Explanations

Prices shown are retail consumer values and to be considered as selling prices. Trade-in values are to be determined by local dealers and are generally lower than values shown.

Suggested List — The value listed reflects the approximate price of the unit when it is brand new. The prices listed are furnished by the manufacturer and are assumed to be correct. The list price does not include freight charges.

Low Retail Value — A low retail unit may have extensive wear and tear. Body parts may have dents and blemishes. The buyer can expect to invest in cosmetic and/or mechanical work. This vehicle should be in safe running order. Low retail vehicles usually are not found on dealer lots. **Low retail is not a trade-in value.**

Average Retail Value — An average retail vehicle should be clean and without glaring defects. Tires and glass should be in good condition. The paint should match and have a good finish. The interior should have wear in relation to the age of the vehicle. Carpet and seat upholstery should be clean, and all power options should work. The mileage should be within the acceptable range for the model year.

An Average Retail vehicle on a dealer lot may include a limited warranty or guarantee, and possibly a current safety and/or emission inspection (where applicable).

Note: Vehicles with low mileage that are in exceptionally good condition can be worth a significantly higher value than the Average Retail price shown.


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Your Blue Book® Value



2006 Ford Explorer

Style: Eddie Bauer Sport Utility 4D

Mileage: 84768

Private Party Value

 Excellent
\$14,705

 Very Good
\$14,255

 Good
\$13,905

 Fair
\$12,555

Vehicle Highlights

MPG: City 13/Hwy 19

Doors: 4

Drivetrain: 4WD

EPA Class: Sport Utility Vehicles

Country of Origin: United States

Max Seating: 5

Engine: V6, 4.0 Liter

Transmission: Automatic

Body Style: Sport Utility

Country of Assembly: United States

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

V6, 4.0 Liter

Transmission

Automatic

Drivetrain

4WD

Braking and Traction

Stability Control

ABS (4-Wheel)

Comfort and Convenience

Air Conditioning

Power Windows

Power Door Locks

Cruise Control

Steering

Power Steering

Tilt Wheel

Entertainment and Instrumentation

AM/FM Stereo

Cassette

MP3 (Single Disc)

Safety and Security

Dual Air Bags

Seats

Power Seat

Leather

✓ Third Row Seat

Roof and Glass

✓ Sun Roof (Sliding)

Privacy Glass

Exterior

Running Boards

Cargo and Towing

Roof Rack

✓ Towing Pkg

Wheels and Tires

Alloy Wheels

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2013 Ford Flex



2013 Mazda CX-5

Glossary of Terms

Kelley Blue Book® Trade-in Value - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

Kelley Blue Book® Private Party Value - This is the starting point for negotiation of a used-car sale between a private buyer and seller. This is an "as is" value that does not include any warranties. The final price depends on the car's actual condition and local market factors.

Excellent Condition: 3% of all cars we value meet this criteria. This car looks new and is in excellent mechanical condition. It has never had paint or bodywork and has an interior and body free of wear and visible defects. The car is rust-free and does not need reconditioning. Its clean engine compartment is free of fluid leaks. It also has a clean title history, has complete and verifiable service records and will pass safety and smog inspection.

Very Good Condition: 23% of all cars we value meet this criteria. This car has minor wear or visible defects on the body and interior but is in excellent mechanical condition, requiring only minimal reconditioning. It has little to no paint and bodywork and is free of rust. Its clean engine compartment is free of fluid leaks. The tires match and have 75% or more of tread. It also has a clean title history, with most service records available, and will pass safety and smog inspection.

Good Condition: 54% of all cars we value meet this criteria. This car is free of major mechanical problems but may need some reconditioning. Its paint and bodywork may require minor touch-ups, with repairable cosmetic defects, and its engine compartment may have minor leaks. There are minor body scratches or dings and minor interior blemishes, but no rust. The tires match and have 50% or more of tread. It also has a clean title history, with some service records available, and will pass safety and smog inspection.

Fair Condition: 18% of all cars we value meet this criteria. This car has some mechanical or cosmetic defects and needs servicing, but is still in safe running condition and has a clean title history. The paint, body and/or interior may need professional servicing. The tires may need replacing and there may be some repairable rust damage.

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Your Blue Book® Value



2006 Ford F350 Super Duty Crew Cab

Style: XLT Pickup 4D 8 ft

Mileage: 48625

Private Party Value

Excellent
\$26,417
Very Good
\$25,917
Good
\$25,467
Fair
\$23,917

Vehicle Highlights

MPG: -

Doors: 4

Drivetrain: 2WD

EPA Class: Standard Pickup Trucks

Country of Origin: United States

Max Seating: 6

Engine: V8, Turbo Dsl 6.0L

Transmission: Automatic

Body Style: Pickup

Country of Assembly: United States

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

✓ V8, Turbo Dsl 6.0L

Transmission

Automatic

Drivetrain

2WD

Braking and Traction

ABS (4-Wheel)

Comfort and Convenience

Air Conditioning

Power Windows

Power Door Locks

Cruise Control

Steering

Power Steering

Tilt Wheel

Entertainment and Instrumentation

AM/FM Stereo

CD (Single Disc)

Safety and Security

Dual Air Bags

Seats

✓ Power Seat

Exterior

✓ Running Boards

Cargo and Towing

✓ Bed Liner

Towing Pkg

Wheels and Tires

Premium Wheels

✓ Dual Rear Wheels

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2012 Ford F350 Super Duty Crew Cab



2011 Chevrolet Silverado 3500 HD...



2011 GMC Sierra 3500 HD Crew Cab

Glossary of Terms

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Your Blue Book® Value



2003 Hyundai Tiburon

Style: GT Coupe 2D

Mileage: 113562

Private Party Value

Excellent
\$5,560

Very Good
\$5,260

Good
\$5,110

Fair
\$4,385

Vehicle Highlights

MPG: City 17/Hwy 24

Doors: 2

Drivetrain: FWD

EPA Class: Sub Compact Cars

Country of Origin: Korea

Max Seating: 5

Engine: V6, 2.7 Liter

Transmission: Automatic

Body Style: Coupe

Country of Assembly: Korea

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

V6, 2.7 Liter

Transmission

Automatic

Drivetrain

FWD

Comfort and Convenience

Air Conditioning
Power Windows
Power Door Locks
Cruise Control

Steering

Power Steering
Tilt Wheel

Entertainment and Instrumentation

AM/FM Stereo
Cassette
CD (Single Disc)
Premium Sound

Safety and Security

Dual Air Bags
Side Air Bags

Seats

Leather

Roof and Glass

✓ Sun Roof (Sliding)

Exterior

Rear Spoiler

Wheels and Tires

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Showcase Dealer

Heritage Hyundai Towson

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Towson, MD 21204

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Glossary of Terms

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Very Good Condition: 23% of all cars we value meet this criteria. This car has minor wear or visible defects on the body and interior but is in excellent mechanical condition, requiring only minimal reconditioning. It has little to no paint and bodywork and is free of rust. Its clean engine compartment is free of fluid leaks. The tires match and have 75% or more of tread. It also has a clean title history, with most service records available, and will pass safety and smog inspection.

Good Condition: 54% of all cars we value meet this criteria. This car is free of major mechanical problems but may need some reconditioning. Its paint and bodywork may require minor touch-ups, with repairable cosmetic defects, and its engine compartment may have minor leaks. There are minor body scratches or dings and minor interior blemishes, but no rust. The tires match and have 50% or more of tread. It also has a clean title history, with some service records available, and will pass safety and smog inspection.

Fair Condition: 18% of all cars we value meet this criteria. This car has some mechanical or cosmetic defects and needs servicing, but is still in safe running condition and has a clean title history. The paint, body and/or interior may need professional servicing. The tires may need replacing and there may be some repairable rust damage.

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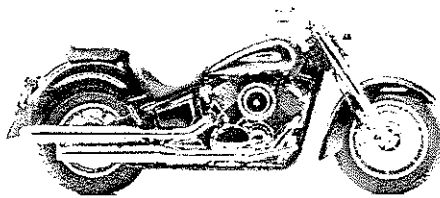
© 2012 Kelley Blue Book Co., Inc. All rights reserved. 7/6/2012-7/12/2012 Edition for Pennsylvania 17315. The specific information required to determine the value for this particular vehicle was supplied by the person generating this report. Vehicle valuations are opinions and may vary from vehicle to vehicle. Actual valuations will vary based upon market conditions, specifications, vehicle condition or other particular circumstances pertinent to this particular vehicle or the transaction or the parties to the transaction. This report is intended for the individual use of the person generating this report only and shall not be sold or transmitted to another party. Kelley Blue Book assumes no responsibility for errors or omissions. (v.12071)

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2008 Yamaha

XVS11AWXB/C V-STAR CLSC



Pricing

Base Price

**Suggested
List Price**

\$8,999

[share](#) [print](#) [email](#)

**Low
Retail**

\$4,305

**Average
Retail**

\$5,665

Options: (add options)

Exhaust-High Performance (Street)

\$212

\$283

Fairing-Windshield Only

\$88

\$118

Saddle Bags (Pair)

\$275

\$315

TOTAL PRICE

\$4,880

\$6,381

Don't make a \$6,381 mistake, get a Motorcycle history report before you buy.

**Motorcycle History
Report**

Press GO or Enter VIN



Insure Your Motorcycle

Free Online Insurance
Quote



NADAguides Classifieds

Search for Motorcycles and
ATVs



**Know your Credit
History**

Free Online Credit Report
& Score

[Learn More](#)



Ship Your Motorcycle

Get a Shipping quote



Shop for a Motorcycle

Find your motorcycle
Cycle Trader



Sell Your Motorcycle

Sell it Now

Cycle Trader



Specifications

Standard Equipment
Special Notes

Build & Compare

Build Another Vehicle
Compare Vehicles
See Other Vehicles
Select Another Trim

Reviews

Video Reviews [1 of 2](#)

Standard Equipment Details

Motorcycle Type

Cruisers

Identification

Motorcycle Type: Cruiser

Pricing

MSRP: \$8,999

Warranty (Months): 12

Engine

Engine Type: V Twin

Cylinders: 2

Engine Stroke: 4-Stroke

Displacement (CC): 1063

Valve Configuration: SOHC

Transmission

Transmission Type: Manual

Number of Speeds: 5

Primary Drive System: Shaft

Brakes

Front Brake Type: Dual Hydraulic Disc

Rear Brake Type: Hydraulic Disc

Tires

Front Tires: Dunlop 130/90 SR16

Rear Tires: Dunlop 170/80 SR15

Specifications

Wheelbase (in / mm): 64.8 / 1645.9

Dry Weight (lbs / kg): 600 / 272.2

Fuel Capacity (gal / l): 4.5 / 17

Seat Height (in / mm): 27.9 / 708.7

Number of Seats: 2

Features

Tachometer: Not Available

Digital Instrumentation: Standard

Windshield: Optional

Value Explanations

A Motorcycle History
Report contains
valuable information
that can seriously
impact the value of
a used motorcycle.

There may be critical
information that you
NEED TO KNOW...



IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash On Hand	11 USC § 522(d)(5)	14.00	14.00
Checking Account #0849 First Capital Federal Credit Union 1601 Kenneth Road York, PA 17404	11 USC § 522(d)(5)	77.57	77.57
Checking Account #1840 Fulton Bank PO Box 4887 Lancaster, PA 17604	11 USC § 522(d)(5)	1,535.63	1,535.63
Checking Account #9505 Member's 1st FCU 2145 White Street York, PA 17404	11 USC § 522(d)(5)	489.86	489.86
Savings Account #0849 First Capital Federal Credit Union 1601 Kenneth Road York, PA 17404	11 USC § 522(d)(5)	68.57	68.57
Savings Account #6343 Fulton Bank PO Box 4887 Lancaster, PA 17604	11 USC § 522(d)(5)	4,026.33	4,026.33
Savings Account #9505 Member's 1st FCU 2145 White Street York, PA 17404	11 USC § 522(d)(5)	10.00	10.00
Household Goods See Attached List	11 USC § 522(d)(3)	2,930.00	2,930.00
Books & Collections See Attached List	11 USC § 522(d)(3)	735.00	735.00
Men's Clothing	11 USC § 522(d)(3)	600.00	600.00
Women's Clothing	11 USC § 522(d)(3)	1,000.00	1,000.00
Jewelry See Attached List	11 USC § 522(d)(4)	1,310.00	1,310.00
Sports Equipment See Attached List	11 USC § 522(d)(3)	175.00	175.00
401K Through Current Employer Vanguard PO Box 2600 Valley Forge, PA 19482	11 USC § 522(d)(12)	15,608.78	15,608.78
401K Through Current Employer Merrill Lynch 250 Vesey Street New York, NY 10060	11 USC § 522(d)(12)	31,321.30	31,321.30
7.75 Shares Of Walmart Stock Computershare Trust Company PO Box 43080 Providence, RI 02940	11 USC § 522(d)(5)	463.32	463.32

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
54 Savings Bonds Unmatured Estimated Value Per Debtor	11 USC § 522(d)(5)	5,400.00	5,400.00
1958 Motorcycle Trailer Value Per Debtor	11 USC § 522(d)(5)	100.00	100.00
1978 Dodge Pickup Value Per Debtor	11 USC § 522(d)(5)	500.00	500.00
1992 Car Trailer Value Per Debtor	11 USC § 522(d)(5)	500.00	500.00
1993 Chateau LS Camper Value Per NADAGuides See Attached (Co-owned with Emma Snyder, mother)	11 USC § 522(d)(5)	1,855.00	3,710.00
2006 Ford F350 Value Per Kelley Blue Book See Attached	11 USC § 522(d)(2)	4,173.97	25,467.00
2006 Hyundai Tiburon Value Per Kelley Blue Book See Attached	11 USC § 522(d)(5)	4,385.00	4,385.00
2 Dogs	11 USC § 522(d)(3)	350.00	350.00

IN RE **Snyder, Wayne E. & Snyder, Lori A.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1599	J	05/05 - First Mortgage Residence: 4250 Bull Road Dover, PA 17315				271,736.47	48,536.47
BAC Home Loans Servicing, LP 450 American Street SV416X Simi Valley, CA 93065							
VALUE \$ 223,200.00							
ACCOUNT NO.		Assignee or other notification for: BAC Home Loans Servicing, LP					
Phelan Hallinan & Schmieg, LLP 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103							
VALUE \$							
ACCOUNT NO. 8816	J	02/06 - Second Mortgage Residence: 4250 Bull Road Dover, PA 17315				49,404.54	49,404.54
BAC Home Loans Servicing, LP 450 American Street SV416X Simi Valley, CA 93065							
VALUE \$ 223,200.00							
ACCOUNT NO.		Assignee or other notification for: BAC Home Loans Servicing, LP					
Phelan Hallinan & Schmieg, LLP 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103							
VALUE \$							
Subtotal (Total of this page)						\$ 321,141.01	\$ 97,941.01
Total (Use only on last page)						\$	\$

1

continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)1 continuation sheets attached

IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4901 First Capital Federal Credit Union PO Box 7746 York, PA 17404	J	10/10 - Automobile Loan 2006 Ford Explorer VALUE \$ 13,905.00				15,296.30	1,391.30
ACCOUNT NO. 4902 First Capital Federal Credit Union PO Box 7746 York, PA 17404	J	2010 - Automobile Loan 2006 Ford F350 VALUE \$ 25,467.00				21,293.03	
ACCOUNT NO. 7694 Yamaha HSBC Retail Services PO Box 5253 Carol Stream, IL 60197-5893	X H	07/08 - Motorcycle Loan 2008 Yamaha VStar VALUE \$ 6,381.00				10,266.08	3,885.08
ACCOUNT NO. 		VALUE \$					
ACCOUNT NO. 		VALUE \$					
ACCOUNT NO. 		VALUE \$					

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

\$ **46,855.41** \$ **5,276.38**

Total
(Use only on last page)

\$ **367,996.42** \$ **103,217.39**

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE **Snyder, Wayne E. & Snyder, Lori A.**

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX Columbia Gas Attn: Recovery Department 200 Civic Center Drive, 11th Floor Columbus, OH 43215	W	2011 - Utility Services				709.00
ACCOUNT NO. Allianceone Receivables 4850 E Street, Suite 300 Trevoose, PA 19053		Assignee or other notification for: Columbia Gas				
ACCOUNT NO. 8128 Craig Lahar, DMD Oral & Maxillofacial Surgery 200 Cumberland Parkway Mechanicsburg, PA 17055	W	2010 - Medical Services				88.25
ACCOUNT NO. 5000 Dr. James Trainer 45 Robinhood Drive Etters, PA 17319	W	- Medical Services				388.08

2 continuation sheets attached

Subtotal
(Total of this page) \$ **1,185.33**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Colltech, Inc. PO Box 47095 Plymouth, MN 55447		Assignee or other notification for: Dr. James Trainer				
ACCOUNT NO. 1845 First Capital Federal Credit Union PO Box 740846 Cincinnati, OH 45274	J	2009 - Credit Card Purchases				2,925.00
ACCOUNT NO. Select Card/Fifth Third 20 NW First Street Evansville, IN 47708		Assignee or other notification for: First Capital Federal Credit Union				
ACCOUNT NO. 0120 First Capital Federal Credit Union PO Box 7746 York, PA 17404	J	2011 -				857.14
ACCOUNT NO. 7571 LVNV Funding, LLC PO Box 10584 Greenville, SC 29603	J	- Credit Card Purchases				114.00
ACCOUNT NO. Resurgent Capital Services L.P. 15 South Main Street, # 400 Greenville, SC 29601		Assignee or other notification for: LVNV Funding, LLC				
ACCOUNT NO. 9373 Wellspan Physicians Billing C/O National Recovery Agency PO Box 67015 Harrisburg, PA 17106	W	2008 - Medical Services				1,589.14

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **5,485.28**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9924 York Hospital 1001 South George Street York, PA 17403	W	2010 - Medical Services				706.00
ACCOUNT NO. National Recovery Agency PO Box 67015 Harrisburg, PA 17106		Assignee or other notification for: York Hospital				
ACCOUNT NO. unts York Hospital 1001 South George Street York, PA 17403	W	2010 - Medical Services				4,114.23
ACCOUNT NO. Accounts Recovery Bureau PO Box 6768 Wyomissing, PA 19610		Assignee or other notification for: York Hospital				
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **4,820.23**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$ **11,490.84**

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE **Snyder, Wayne E. & Snyder, Lori A.**

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Emma Snyder 4250 Bull Road Dover, PA 17315	Yamaha HSBC Retail Services PO Box 5253 Carol Stream, IL 60197-5893

IN RE Snyder, Wayne E. & Snyder, Lori A.

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR	SPOUSE	
Occupation Driver Name of Employer Fed Ex Freight How long employed 4 years Address of Employer 2030 North Union Street Middletown, PA 17057	Zone Manager Walmart 17 years 1800 Loucks Road, Suite 100 York, PA 17408	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 5,100.84	\$ 3,470.50

2. Estimated monthly overtime

\$ _____	\$ _____
----------	----------

3. SUBTOTAL

\$ 5,100.84	\$ 3,470.50
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ 1,053.81	\$ 620.53
--------------------	------------------

b. Insurance

\$ 300.39	\$ 341.19
------------------	------------------

c. Union dues

\$ _____	\$ _____
----------	----------

d. Other (specify) See Schedule Attached

\$ 381.19	\$ 128.94
------------------	------------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,735.39	\$ 1,090.66
--------------------	--------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,365.45	\$ 2,379.84
--------------------	--------------------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ _____	\$ _____
----------	----------

8. Income from real property

\$ 865.00	\$ _____
------------------	----------

9. Interest and dividends

\$ _____	\$ _____
----------	----------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____	\$ _____
----------	----------

11. Social Security or other government assistance

(Specify) _____

\$ _____	\$ _____
----------	----------

12. Pension or retirement income

\$ _____	\$ _____
----------	----------

13. Other monthly income

(Specify) Income From 2011 Federal Tax Refund

\$ 275.25	\$ _____
------------------	----------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,140.25	\$ _____
--------------------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,505.70	\$ 2,379.84
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 6,885.54

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Debtor's mother and spouse's mother reside in home. See attached income & expense statements.

Debtor's 401K loan should be paid in full November, 2012

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 3

	DEBTOR	SPOUSE
Other Payroll Deductions:		
401K Loan	84.76	
401K Contribution - Voluntary	296.43	104.02
Co. Stock Purchase - Voluntary		3.25
Stock Purchase - Voluntary		21.67

Emma Snyder

EXPENSES FOR DEBTOR'S MOTHER

Net Monthly Income

1609.00

Monthly Expenses

Rent or mortgage payments:

Electricity and heating fuel

Water and sewer

Telephone

Other (cable, direct tv, internet, etc.)

Home maintenance (repairs and upkeep)

Food (groceries, school lunches, etc.)

Clothing

Laundry and dry cleaning

Medical and dental expenses (prescriptions, etc.)

Transportation (fuel costs, repairs, maintenance)

Recreation, clubs, entertainment, newspapers, etc.

Charitable contributions (tithing, donations)

Insurance (not deducted from wages

or included in mortgage payments):

Homeowner's or renter's insurance

Life insurance

Health insurance

Auto insurance

Taxes (not deducted from wages or included in mortgage payments); Specify: School Taxes

Installment payments:

Car payments

Property Taxes

Debt Payments

Alimony or support paid to others

Haircuts, personal expense

Any other expense not listed above; Specify

Pet Care

500.00

171.00

n/a

100.00

20

12.00

0

160.00

12.95 / yr.

80.00

56.00

0

0

0

0

360.00

25.00

23.00

total 1501.95

Emma H Snyder

Helen Hutchins on

EXPENSES FOR SPOUSE'S MOTHER

Net Monthly Income

1098.00

Monthly Expenses

365.00

Rent or mortgage payments:

Electricity and heating fuel

Water and sewer

Telephone

68.00

Other (cable, direct tv, internet, etc.)

Home maintenance (repairs and upkeep)

Food (groceries, school lunches, etc.)

156.00

Clothing

Laundry and dry cleaning

15.00

Medical and dental expenses (prescriptions, etc.)

100.00

Transportation (fuel costs, repairs, maintenance)

30.00

Recreation, clubs, entertainment, newspapers, etc.

Charitable contributions (tithing, donations)

Insurance (not deducted from wages

or included in mortgage payments):

Homeowner's or renter's insurance

Life insurance

15.00

Health insurance

194.00

Auto insurance

62.00

Taxes (not deducted from wages or included in mortgage payments); Specify: School Taxes

Installment payments:

Car payments

Property Taxes

Debt Payments

Alimony or support paid to others

Haircuts, personal expense

30.00

Any other expense not listed above; Specify

Pet Care

total

1029.00

Helen G. Hutchins on

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,359.32</u>
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>346.00</u>
b. Water and sewer	\$	
c. Telephone	\$	
d. Other <u>Cable/Internet/Phone</u>	\$	<u>171.00</u>
<u>Cell Phone</u>	\$	<u>113.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>100.00</u>
4. Food	\$	<u>700.00</u>
5. Clothing	\$	<u>100.00</u>
6. Laundry and dry cleaning	\$	<u>20.00</u>
7. Medical and dental expenses	\$	<u>240.00</u>
8. Transportation (not including car payments)	\$	<u>225.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	<u>175.67</u>
e. Other <u>Motorcycle Insurance</u> <u>\$17.67</u>	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>657.15</u>
b. Other <u>Second Automobile</u>	\$	<u>472.16</u>
<u>Motorcycle Payment</u> <u>\$246.00</u>	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other <u>Personal</u>	\$	<u>100.00</u>
_____	\$	
_____	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ <u>5,879.30</u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>6,885.54</u>
b. Average monthly expenses from Line 18 above	\$	<u>5,879.30</u>
c. Monthly net income (a. minus b.)	\$	<u>1,006.24</u>

IN RE Snyder, Wayne E. & Snyder, Lori A.

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 43 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: August 8, 2012 Signature: /s/ Wayne E. Snyder
Wayne E. Snyder

Debtor

Date: August 8, 2012 Signature: /s/ Lori A. Snyder
Lori A. Snyder

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Middle District of Pennsylvania**

IN RE:

Case No. _____

Snyder, Wayne E. & Snyder, Lori A.Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
55,754.90	Joint Year To Date Income from Employment
101,154.00	2011 Joint Income from Employment
92,100.00	2010 Joint Income from Employment

2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
6,920.00	Year To Date Income from Rent
3,303.00	2012 Joint Income from 2011 Tax Refund
5,498.00	2011 Joint Income from 2010 Tax Refund
4.00	2011 Debtor's Income from Ordinary Dividends
89.00	2011 Joint Income from Taxable Refunds
909.00	2011 Debtor's Income from Unemployment Compensation
4.00	2010 Debtor's Income from Ordinary Dividends
288.00	2010 Spouse's Income from Capital Gains

128.00 2010 Debtor's Income from Pensions/Annuities
2,173.00 2010 Debtor's Income from Unemployment Compensation
5,864.00 2010 Joint Income from 2009 Tax Refund

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
First Capital Federal Credit Union PO Box 7746 York, PA 17404	\$1,129.31/Monthly	0.00	36,589.33
Yamaha HSBC Retail Services PO Box 5253 Carol Stream, IL 60197-5893	\$246.00/Monthly	0.00	10,266.08

- None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Bank Of America, N.A. Successor By Merger To BAC Home Loans Servicing, L.P., Plaintiff vs. Wayne E. & Lori A. Snyder, Defendants Case No.: 2012-SU-000481-06	Civil - Mortgage Foreclosure	Court of Common Pleas, York County, Pennsylvania	Sheriff Sale scheduled for August 13, 2012. Stayed by the filing of this proceeding

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
DeArmond & Associates of York, LLC 11 East Market Street, Suite 300 York, PA 17401	04/18/12	500.00
Advantage Credit Counseling Service, Inc 2403 Sidney Street, Suite 400 Pittsburgh, PA 15203	07/23/12	50.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.



If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: August 8, 2012 Signature /s/ Wayne E. Snyder
of Debtor **Wayne E. Snyder**

Date: August 8, 2012 Signature /s/ Lori A. Snyder
of Joint Debtor **Lori A. Snyder**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
Middle District of Pennsylvania

IN RE:

Case No. _____

Snyder, Wayne E. & Snyder, Lori A.

Chapter 13

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: August 8, 2012

Signature: /s/ Wayne E. Snyder
Wayne E. Snyder

Debtor

Date: August 8, 2012

Signature: /s/ Lori A. Snyder
Lori A. Snyder

Joint Debtor, if any

Snyder, Wayne E.
4250 Bull Road
Dover, PA 17315

Emma Snyder
4250 Bull Road
Dover, PA 17315

York Hospital
1001 South George Street
York, PA 17403

Snyder, Lori A.
4250 Bull Road
Dover, PA 17315

First Capital Federal Credit Union
PO Box 740846
Cincinnati, OH 45274

DeArmond & Associates
11 East Market Street, Suite 300
York, PA 17401

First Capital Federal Credit Union
PO Box 7746
York, PA 17404

Accounts Recovery Bureau
PO Box 6768
Wyomissing, PA 19610

LVNV Funding, LLC
PO Box 10584
Greenville, SC 29603

Allianceone Receivables
4850 E Street, Suite 300
Trevose, PA 19053

National Recovery Agency
PO Box 67015
Harrisburg, PA 17106

BAC Home Loans Servicing, LP
450 American Street
SV416X
Simi Valley, CA 93065

Phelan Hallinan & Schmieg, LLP
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

Colltech, Inc.
PO Box 47095
Plymouth, MN 55447

Resurgent Capital Services L.P.
15 South Main Street, # 400
Greenville, SC 29601

Columbia Gas
Attn: Recovery Department
200 Civic Center Drive, 11th Floor
Columbus, OH 43215

Select Card/Fifth Third
20 NW First Street
Evansville, IN 47708

Craig Lahar, DMD
Oral & Maxillofacial Surgery
200 Cumberland Parkway
Mechanicsburg, PA 17055

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